

standards or an imminent safety hazard during the preceding month found in the manufacturing plant.

The manufacturers report for the preceding month described in §3282.552 shall be attached to each such IPIA report as an appendix thereto.

#### §3282.554 SAA reports.

Each SAA shall submit, prior to the last day of each month, to the Secretary a report covering the preceding month which includes:

(a) The description and status of all presentations of views, hearings and other legal actions during the preceding month; and

(b) The description of the SAA's oversight activities and findings regarding consumer complaints, notification and correction actions during the preceding month. The IPIA report for the preceding month described in §3282.553, as well as the reports described in §3282.413 and manufacturer reports under §3282.404(d), which were received during the preceding month, shall be attached to each such SAA report as an appendix thereto.

### PART 3284—MANUFACTURED HOUSING PROGRAM FEE

Sec.

3284.1 Applicability.

3284.5 Amount of fee.

3284.10 Payments to States.

AUTHORITY: 42 U.S.C. 3535(d), 5419 and 5424.

SOURCE: 67 FR 52835, Aug. 13, 2002, unless otherwise noted.

#### §3284.1 Applicability.

This part applies to manufacturers that are subject to the requirements of the National Manufactured Housing Construction and Safety Standards Act of 1974 (the Act), and to States having State plans approved in accordance with the Act. The amounts established under this part for any fee collected from manufacturers will be used, to the extent approved in advance in an annual appropriations Act, to offset the expenses incurred by HUD in connection with the manufactured housing program authorized by the Act.

#### §3284.5 Amount of fee.

Each manufacturer, as defined in §3282.7 of this chapter, must pay a fee of \$39 per transportable section of each manufactured housing unit that it manufactures under the requirements of part 3280 of this chapter.

#### §3284.10 Payments to States.

Each calendar year HUD will pay each State that, on December 27, 2000, had a State plan approved pursuant to subpart G of part 3282 of this chapter a total amount that is not less than the amount paid to that State for the 12 months ending at the close of business on December 26, 2000.

### PART 3500—REAL ESTATE SETTLEMENT PROCEDURES ACT

Sec.

3500.1 Designation.

3500.2 Definitions.

3500.3 Questions or suggestions from public and copies of public guidance documents.

3500.4 Reliance upon rule, regulation or interpretation by HUD.

3500.5 Coverage of RESPA.

3500.6 Special information booklet at time of loan application.

3500.7 Good faith estimate.

3500.8 Use of HUD-1 or HUD-1A settlement statements.

3500.9 Reproduction of settlement statements.

3500.10 One-day advance inspection of HUD-1 or HUD-1A settlement statement; delivery; recordkeeping.

3500.11 Mailing.

3500.12 No fee.

3500.13 Relation to State laws.

3500.14 Prohibition against kickbacks and unearned fees.

3500.15 Affiliated business arrangements.

3500.16 Title companies.

3500.17 Escrow accounts.

3500.18 Validity of contracts and liens.

3500.19 Enforcement.

3500.20 [Reserved]

3500.21 Mortgage servicing transfers.

APPENDIX A TO PART 3500—INSTRUCTIONS FOR COMPLETING HUD-1 AND HUD-1A SETTLEMENT STATEMENTS; SAMPLE HUD-1 AND HUD-1A STATEMENTS

APPENDIX B TO PART 3500—ILLUSTRATIONS OF REQUIREMENTS OF RESPA

APPENDIX C TO PART 3500—SAMPLE FORM OF GOOD FAITH ESTIMATE

APPENDIX D TO PART 3500—AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT FORMAT

APPENDIX E TO PART 3500—ARITHMETIC STEPS

## § 3500.1

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APPENDIX MS-1 TO PART 3500—SERVICING DISCLOSURE STATEMENT

APPENDIX MS-2 TO PART 3500—NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

AUTHORITY: 12 U.S.C. 2601 *et seq.*; 42 U.S.C. 3535(d).

SOURCE: 57 FR 49607, Nov. 2, 1992, unless otherwise noted. Sections 3500.1 through 3500.19 and 3500.21 revised at 61 FR 13233, Mar. 26, 1996.

### § 3500.1 Designation.

This part may be referred to as Regulation X.

### § 3500.2 Definitions.

(a) *Statutory terms.* All terms defined in RESPA (12 U.S.C. 2602) are used in accordance with their statutory meaning unless otherwise defined in paragraph (b) of this section or elsewhere in this part.

(b) *Other terms.* As used in this part:

*Application* means the submission of a borrower's financial information in anticipation of a credit decision, whether written or computer-generated, relating to a federally related mortgage loan. If the submission does not state or identify a specific property, the submission is an application for a pre-qualification and not an application for a federally related mortgage loan under this part. The subsequent addition of an identified property to the submission converts the submission to an application for a federally related mortgage loan.

*Business day* means a day on which the offices of the business entity are open to the public for carrying on substantially all of the entity's business functions.

*Dealer* means, in the case of property improvement loans, a seller, contractor, or supplier of goods or services. In the case of manufactured home loans, "dealer" means one who engages in the business of manufactured home retail sales.

*Dealer loan or dealer consumer credit contract* means, generally, any arrangement in which a dealer assists the borrower in obtaining a federally related mortgage loan from the funding lender and then assigns the dealer's legal interests to the funding lender and receives the net proceeds of the loan. The

funding lender is the lender for the purposes of the disclosure requirements of this part. If a dealer is a "creditor" as defined under the definition of "federally related mortgage loan" in this part, the dealer is the lender for purposes of this part.

*Effective date of transfer* is defined in section 6(i)(1) of RESPA (12 U.S.C. 2605(i)(1)). In the case of a home equity conversion mortgage or reverse mortgage as referenced in this section, the effective date of transfer is the transfer date agreed upon by the transferee servicer and the transferor servicer.

*Federally related mortgage loan or mortgage loan* means as follows:

(1) Any loan (other than temporary financing, such as a construction loan):

(i) That is secured by a first or subordinate lien on residential real property, including a refinancing of any secured loan on residential real property upon which there is either:

(A) Located or, following settlement, will be constructed using proceeds of the loan, a structure or structures designed principally for occupancy of from one to four families (including individual units of condominiums and cooperatives and including any related interests, such as a share in the cooperative or right to occupancy of the unit); or

(B) Located or, following settlement, will be placed using proceeds of the loan, a manufactured home; and

(ii) For which one of the following paragraphs applies. The loan:

(A) Is made in whole or in part by any lender that is either regulated by or whose deposits or accounts are insured by any agency of the Federal Government;

(B) Is made in whole or in part, or is insured, guaranteed, supplemented, or assisted in any way;

(1) By the Secretary or any other officer or agency of the Federal Government; or

(2) Under or in connection with a housing or urban development program administered by the Secretary or a housing or related program administered by any other officer or agency of the Federal Government;

(C) Is intended to be sold by the originating lender to the Federal National Mortgage Association, the Government